



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/886,334	06/21/2001	Kael Duaine Burden	BURD-0275	5412

7590

07/16/2003

Kenneth C. Booth
Schmeiser, Olsen & Watts LLP
18 East University Drive, #101
Mesa, AZ 85201

EXAMINER

GRAHAM, CLEMENT B

ART UNIT

PAPER NUMBER

3628

DATE MAILED: 07/16/2003

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/886,334

Applicant(s)

BURDEN, KAELE DUAINE

Examiner

Clement B Graham

Art Unit

3628

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 07 March 2003.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-17 and 32-44 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-17 and 32-44 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- 11) ☐ The proposed drawing correction filed on _____ is: a) ☐ approved b) ☐ disapproved by the Examiner.
- If approved, corrected drawings are required in reply to this Office action.
- 12) ☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

- 13) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.
- 14) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).
- a) ☐ The translation of the foreign language provisional application has been received.
- 15) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO-1449) Paper No(s) 7.
- 4) ☐ Interview Summary (PTO-413) Paper No(s). _____.
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: _____.

DETAILED ACTION

1. Applicant's arguments filed on 03/07/2003 have been fully considered but are moot in view of the new grounds of rejections.
2. Claims, 1-17 and 32-44 are remained.

Claim Rejections - 35 USC § 103

3. The following is a quotation of 35 U.S.C. § 103(a) which forms the basis for all obviousness rejections set forth in this Office action: (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.
4. The factual inquiries set forth in *Graham v. John Deere Co.*, 148 USPQ 459, that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:
 1. Determining the scope and contents of the prior art.
 2. Ascertaining the differences between the prior art and the claims at issue.
 3. Resolving the level of ordinary skill in the pertinent art.
 4. Considering objective evidence present in the application indicating obviousness or unobviousness.
5. Claims 1-17 and 32-44, are rejected under 35 U.S.C. 103(a) as being unpatentable *Donohue et al* (Hereinafter *Donohue* 6, 262, 717) in view of *Atkins* U.S Patent 5, 644, 727.

As per claim 1-3, 5, *Donohue* discloses an investment machine for public use and display, the investment machine comprising:

- a. housing
- b. a display ("i. e, see Fig.8") at least partially enclosed by the housing and viewable by an user adjacent to the housing and a touch pad an enter selection zone, an microprocessor (See column11 line 40-50 and column 14 lines 50-60)

c. and user identifier ("i. e, signature verification zone see column 6 line 5") at least partially enclosed within the housing and configured to receive a unique identifier from the user (See column 11 lines 40-50 and column 14 lines 50-60) and button (See column 6 line 40).

Donohue failss to teach a money receiver and configured to receive and identify money to be invested and processor configured to receive input from the investor representative of the investor's current preferences for investing the money and to transmit a signal representative of the input for use in investing at least a portion of the money in association with the unique identifier received from the investor.

However Atkins discloses the process to effect an individual's transaction order. The individual first transmits a request to be allowed access to the system. This request may be made by the individual in person, over the telephone, via a machine interface (described earlier) or over any of the MyNet.TM. services. The access request would, in turn, be transmitted to a HOME Account.TM. central computer system which may be only one of many distributed servers in the MyNet.TM. wide area network.

Before the individual's request is processed, the central computer must verify the individual's identity by any one of the identification techniques known in the art. For example, the individual's identity may be verified by entry of the individual's secret identification number. In another example, a HOME Account.TM. customer uses a myNet.TM. instrument which verifies his/her identity through one or more authorization procedures that may be established by the customer or the customer and the financial institution. If the individual's identity is verified, the HOME Account.TM. master menu is

Art Unit: 3628

presented to the individual for his/her review and a selection of the transaction desired. e, investments"). The individual transmits the transaction ("i. e, investments") order to the HOME Account.TM. master central computer, where the order is received and processed.(See column 45 lines 15-50) and means for maintaining in said memory means a database comprising for each client account at least one asset account which receives funds for investment purposes, said asset account having an account balance which is updated by the computer system upon receipt of said funds, and at least one liability account and means for allocating said received funds among said accounts (See column 76 lines 10-20) and multiple processors that provides real time online transaction processing (See column 31 lines 10-20) and the system also provides the individual a periodic account activity report that clearly displays the details with regard to each transaction conducted within the account during a relevant time period. Such transactions include purchase and sale of goods and services or securities, withdrawal or deposit of cash, acquisition of annuities and insurance policies, and access to one or more types of credit facilities. The individual's earnings can be categorized and summarized according to such categories as interest, dividends, asset disposition, or wages. Every transaction executed on a debit or credit card, through an ATM, a telephone or facsimile based system, a voice recognition system or an automated interactive computer system can be entered in the HOME Account.TM. mortgage monthly statement.(Note abstract and see column 28 line 65 and column 29 lines 5-25) and table 6-8 discloses the different types of investments and growth of investors investments.(See column 17-19) and securities features that include online system

Art Unit: 3628

verification for individual by the use of a thumb print, user voice print, and video print (See column 33 lines 50-55).

Further an investor accessing a system to perform transactions is old and well known in the art because the name or type of person or persons accessing the system would not have affected the user from performing his transaction or the primary function of that system.

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Donohue to include a money receiver and configured to receive and identify money to be invested and a processor configured to receive input from the investor representative of the investor's current preferences for investing the money and to transmit a signal representative of the input for use in investing at least a portion of the money in association with the unique identifier received from the investor taught by Atkins in order to adequately track transactional data for consumption, savings, investments, bonuses, discounts, associated with these activities.

As per claim 4, Donohue and Atkins fails to teach the investment selector is configured to receive the investment preference from the investor at substantially the same time as the money receiver receives and identifies the money to be invested. However investment selector is configured to receive the investment preference from the investor at substantially the same time as the money receiver receives and identifies the money to be invested is old and well known in the art because a user can make a

Art Unit: 3628

investment selecting that requires the user to deposit money substantially the same time as payment for the selected investment.

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made modify the teachings of Donohue to include an investment selector configured to receive the investment preference from the investor at substantially the same time as the money receiver receives and identifies the money to be invested is old and well known in the art because a user can make a investment selection that requires the user to deposit money as payment for the selected investment substantially the same time.

As per claim 6, Donohue disclose a microprocessor(See column 14 lines 50-65). Donohue fails to teach a network communication connection is further configured to couple the processor of the investment machine to the central processor at substantially the same time as the investor identifier receives the unique identifier from the investor. However Atkins discloses a method and apparatus for effecting an improved personal financial analysis, planning and management system incorporating a digital system of electronic exchange, investment and borrowing with means of implementing, coordinating, supervising, planning, analyzing and reporting upon an array of asset accounts such as investments and liability accounts such as credit facilities. The apparatus comprises a wide area network of digital computation and communication instruments, including various personal digital assistants that may be linked to central processors and data storing facilities.(See column 7 lines 20-25)and a description of the identification process.(See column 45 lines 15-55) and depending upon the number of

accounts in the HOME Account.TM. system and the complexity and size of each account, the system may be implemented on a network of one or more of the following: personal digital assistants, microcomputers, minicomputers, workstations, file servers, computer servers, data base management system servers, mainframe computers, super computers, or massively parallel processing computers. In a preferred embodiment of the invention, the financial institution or a data processing firm providing computing services to the financial institution would maintain a computer system that integrated different types of computer hardware into an open network computing environment and in this type of massively distributed architecture with multiple processors, a single task may employ many resources such as data, processors, and memory transparently throughout the system. All aspects of the parallel distributed processing system may communicate with one another in a variety of forms (e.g., voice, data, multimedia, etc.). Users may utilize multiple processors in such a distributed computing environment. Further, key hardware components of the system are fault-tolerant. The operating system provides for real-time on-line transaction processing and offers a secure environment for multiple users conducting multitasking. Computer intensive activities such as use of expert systems, optimization, imaging and multimedia applications may be performed by separate processors or computer servers.(See column 30 line 65 and column 31 lines 5-20).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teaching of Donohue to include a network communication connection configured to couple the processor of the investment

machine to the central processor at substantially the same time as the investor identifier receives the unique identifier from the investor as taught by Atkins in order to incorporate a digital system of electronic exchange, investment and borrowing with means of implementing, coordinating, supervising, planning, analyzing and reporting upon an array of asset accounts such as investments and liability accounts such as credit facilities. The apparatus comprises a wide area network of digital computation and communication instruments, including various personal digital assistants that may be linked to central processors and data storing facilities.

As per claim 7, Donohue fails to teach the display is configured to display at least one of investment information, advertising information, and account information. However Atkins discloses the MyNet.TM. instruments further provide interactive displays and visualization of the results of processing different investment,(See column 35 lines 30-40).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Donohue to include a display configured to display at least one of investment information, advertising information, and account information that is taught by Atkins in order to provide users with current and up to date investment information.

As per claim 8, Donohue fails to teach the advertising information is selected on the basis of one or more of an investor's investment activities, an investor's personal

information, a location at which the investment machine is located and an identity of a sponsor of the investment machine.

However Atkins discloses the individual can also access a host of ancillary investment news, information, advice, and counseling. In particular, a individual can access a current news and information data base such as Reuters, Telekurs, Telerate, Dow Jones News Retrieval, "The Source" and Compuserve or other news and data services. For information retrieval, the data base can be accessed directly by the individual in a manner consistent with the appropriate security procedures, by structured query language (SQL), or by means of an expert system that interprets and filters text to retrieve news and other data.(See column 29 lines 45-60).

Further advertising information based on investor's investment activities, an investor's personal information, a location at which the investment machine is located and an identity of a sponsor of the investment machine of the investment machine is old and well known in the art of advertising because investment advertising is most likely target a specific group of investors with a investment history.

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Donohue to include advertising information selected on the basis of one or more of an investor's investment activities, an investor's personal information, a location at which the investment machine is located and an identity of a sponsor of the investment machine taught by Atkins in order to target a specific group of investors with a investment history.

As per claim 9, Donohue fails to teach advertising information is one or more of an informational presentation, a tutorial, a news story, and other information relating to a particular company or its product in which an investor may desire to invest.

However Atkins discloses the individual can also access a host of ancillary investment news, information, advice, and counseling. In particular, a individual can access a current news and information data base such as Reuters, Telekurs, Telerate, Dow Jones News Retrieval, "The Source" and Compuserve or other news and data services. For information retrieval, the data base can be accessed directly by the individual in a manner consistent with the appropriate security procedures, by structured query language (SQL), or by means of an expert system that interprets and filters text to retrieve news and other data.(See column 29 lines 45-60).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Donohue to include advertising information being one or more of an informational presentation, a tutorial, a news story, and other information relating to a particular company or its product in which an investor may desire to invest taught by Atkins in order to provide investment product information to investors a company has to offer, by attracting those investors for a creating financial gain of that company.

As per claim 10, Donohue fails to teach the money receiver is configured to receive one or more of a coin, a bill, a magnetic strip card, a bar code, a smart card and an alphanumeric code.

However Atkins discloses the system also provides the individual a periodic account activity report that clearly displays the details with regard to each transaction conducted within the account during a relevant time period. Such transactions include purchase and sale of goods and services or securities, withdrawal or deposit of cash, acquisition of annuities and insurance policies, and access to one or more types of credit facilities. The individual's earnings can be categorized and summarized according to such categories as interest, dividends, asset disposition, or wages. Every transaction executed on a debit or credit card, through an ATM, a telephone or facsimile based system, a voice recognition system or an automated interactive computer system can be entered in the HOME Account.TM. mortgage monthly statement.(Note abstract and see column 28 line 65 and column 29 lines 5-25) and table 6-8.

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Donohue to include a money receiver configured to receive one or more of a coin, a bill, a magnetic strip card, a bar code, a smart card and an alphanumeric code that is taught by Atkins in order for an ATM to receive deposits of a coin, a bill, a magnetic strip card, a bar code, smart card and an alphanumeric code.

As per claim 11, Donohue fails to teach an investment report disburser associated with the processor and configured to disburse a report associated with the investor's unique identifier.

Art Unit: 3628

However Atkins discloses the system provides periodic account activity report that clearly displays the details with regards to each transaction.(See column 28 line 65 and column 29 lines 5-25).

Further it would have been obvious that the report would have had to be matched to a specific user or user id.

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Donohue to include an investment report disburser associated with the processor and configured to disburse a report associated with the investor's unique identifier taught by Atkins in order to provide a user with an activity report based on the user transactions of that specific user.

As per claim 12, Donohue fails to teach a method of investing money, the method comprising:

associating a unique identifier with at least one person;

receiving money at an investment machine from the at least one person;

receiving current investment preferences through the investment machine from the at least one person, and investing at least a portion of the money on behalf of the at least one person in accordance with the current investment preferences.

However Atkins discloses the process to effect an individual's transaction order. The individual first transmits a request to be allowed access to the system. This request may be made by the individual in person, over the telephone, via a machine interface (described earlier) or over any of the MyNet.TM. services. The access request would,

in turn, be transmitted to a HOME Account.TM. central computer system which may be only one of many distributed servers in the MyNet.TM. wide area network.

Before the individual's request is processed, the central computer must verify the individual's identity by any one of the identification techniques known in the art. For example, the individual's identity may be verified by entry of the individual's secret identification number. In another example, a HOME Account.TM. customer uses a myNet.TM. instrument which verifies his/her identity through one or more authorization procedures that may be established by the customer or the customer and the financial institution. If the individual's identity is verified, the HOME Account.TM. master menu is presented to the individual for his/her review and a selection of the transaction desired. e, investments"). The individual transmits the transaction ("i. e, investments") order to the HOME Account.TM. master central computer, where the order is received and processed.(See column 45 lines 15-50)and means for maintaining in said memory means a database comprising for each client account at least one asset account which receives funds for investment purposes, said asset account having an account balance which is updated by the computer system upon receipt of said funds, and at least one liability account and means for allocating said received funds among said accounts (See column 76 lines 10-20) and multiple processors that provides real time online transaction processing (See column 31 lines 10-20) and the system also provides the individual a periodic account activity report that clearly displays the details with regard to each transaction conducted within the account during a relevant time period. Such transactions include purchase and sale of goods and services or securities, withdrawal

Art Unit: 3628

or deposit of cash, acquisition of annuities and insurance policies, and access to one or more types of credit facilities. The individual's earnings can be categorized and summarized according to such categories as interest, dividends, asset disposition, or wages. Every transaction executed on a debit or credit card, through an ATM, a telephone or facsimile based system, a voice recognition system or an automated interactive computer system can be entered in the HOME Account.TM. mortgage monthly statement.(Note abstract and see column 28 line 65 and column 29 lines 5-25) and table 6-8 discloses the different types of investments and growth of investors investments.(See column 17-19) and securities features that include online system verification for individual by the use of a thumb print, user voice print, and video print (See column 33 lines 50-55).

Further an investor accessing a system to perform transactions is old and well known in the art because the name or type of a person or persons accessing the system would not have affected the user from performing his transaction or the primary function of that system .

It would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Donohue to include associating a unique identifier with at least one person, and receiving money at an investment machine from the at least one person, and receiving current investment preferences through the investment machine from the at least one person, and investing at least a portion of the money on behalf of the at least one person in accordance with the current investment preferences

taught by Atkins in order to adequately track transactional data for consumption, savings, investments, bonuses, discounts, associated with these activities.

As per claim 13, Donohue fails to teach the money receiver is configured to receive one or more of a coin, a bill, a magnetic strip card, a bar code, a smart card and an alphanumeric code.

However Atkins discloses and the system also provides the individual a periodic account activity report that clearly displays the details with regard to each transaction conducted within the account during a relevant time period. Such transactions include purchase and sale of goods and services or securities, withdrawal or deposit of cash, acquisition of annuities and insurance policies, and access to one or more types of credit facilities. The individual's earnings can be categorized and summarized according to such categories as interest, dividends, asset disposition, or wages. Every transaction executed on a debit or credit card, through an ATM, a telephone or facsimile based system, a voice recognition system or an automated interactive computer system can be entered in the HOME Account.TM. mortgage monthly statement.(Note abstract and see column 28 line 65 and column 29 lines 5-25) and table 6-8.

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Donohue to include a money receiver configured to receive one or more of a coin, a bill, a magnetic strip card, a bar code, a smart card and an alphanumeric code that is taught by Atkins in order for an ATM to receive deposits of a coin, a bill, a magnetic strip card, a bar code, smart card and an alphanumeric code.

As per claim 14, Donohue discloses a processor (See column 14 lines 50-60). Donohue fails to teach receiving at least one of an indication from the investor that an investment option provided is preferred, an investment option preselected by the investor is preferred, and an investment option provided by the investor at the time of the indication is preferred.

However Atkins discloses the individual may elect to order transactions to be executed through a machine interface such as a(ATM)(See column 42 line 55) and the individual is then presented a menu of potential Priority Investment and Borrowing Orders (PIBO) that are integrally interrelated to the PALAO presented.(See column 41 lines 35-40)and the individual switches back and forth among the various menu screens and cross reference the alternative PALO suggested in order to select a financial package that best meet her needs and objectives.(See column 41 lines 45-55).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Donohue to include receiving at least one of an indication from the investor that an investment option provided is preferred, an investment option preselected by the investor is preferred, and an investment option provided by the investor at the time of the indication is preferred that is taught by Atkins in order to select a preferred investment from a menu of preferred investments.

As per clam 15, Donohue discloses inputting a unique identifier ("i. e, signature verification zone see column 6 line 5") Donohue fails to teach an investment machine;
placing money to be invested into the investment machine; and

Art Unit: 3628

selecting a current investment preference option at the investment machine.

However Atkins discloses such transactions include purchase and sale of goods and services or securities, withdrawal or deposit of cash, acquisition of annuities and insurance policies, and access to one or more types of credit facilities.(See column 29 lines 5-25) and the individual may elect to order transactions to be executed through a machine interface such as a(ATM)(See column 42 line 55) and the individual is then presented a menu of potential Priority Investment and Borrowing Orders (PIBO) that are integrally interrelated to the PALAO presented.(See column 41 lines 35-40)and the individual switches back and forth among the various menu screens and cross reference the alternative PALO suggested in order to select a financial package that best meet her needs and objectives.(See column 41 lines 45-55).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Donohue to include an investment machine, placing money to be invested into the investment machine; and selecting a current investment preference option at the investment machine taught by Atkins in order to pay for investment that was selected by the investor.

As per claim 16, Donohue fails to teach receiving an investment report from the investment machine.

However Atkins discloses the system also provides the individual a periodic account activity report that clearly displays the details with regard to each transaction conducted within the account during a relevant time period.(See column 28 line 65 and column 29 lines 5).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Donohue to include receiving an investment report from the investment machine taught by Atkins in order to ascertain the activity for his/her investment account.

As per claim 17, Donohue fails to teach the money receiver is configured to receive one or more of a coin, a bill, a magnetic strip card, a bar code, a smart card and an alphanumeric code.

However Atkins discloses and the system also provides the individual a periodic account activity report that clearly displays the details with regard to each transaction conducted within the account during a relevant time period. Such transactions include purchase and sale of goods and services or securities, withdrawal or deposit of cash, acquisition of annuities and insurance policies, and access to one or more types of credit facilities. The individual's earnings can be categorized and summarized according to such categories as interest, dividends, asset disposition, or wages. Every transaction executed on a debit or credit card, through an ATM, a telephone or facsimile based system, a voice recognition system or an automated interactive computer system can be entered in the HOME Account.TM. mortgage monthly statement.(Note abstract and see column 28 line 65 and column 29 lines 5-25) and table 6-8.

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Donohue to include a money receiver configured to receive one or more of a coin, a bill, a magnetic strip card, a bar code, a smart card and an alphanumeric code that is taught by Atkins in order for an ATM to

Art Unit: 3628

receive deposits of a coin, a bill, a magnetic strip card, a bar code, smart card and an alphanumeric code.

As per Claim 32, Donohue discloses inputting a unique identifier ("i. e, signature verification zone see column 6 line 5") Donohue fails to teach an investment machine; placing money to be invested into the investment machine; and selecting a current investment preference option at the investment machine.

However Atkins discloses such transactions include purchase and sale of goods and services or securities, withdrawal or deposit of cash, acquisition of annuities and insurance policies, and access to one or more types of credit facilities.(See column 29 lines 5-25) and the individual may elect to order transactions to be executed through a machine interface such as a(ATM)(See column 42 line 55) and the individual is then presented a menu of potential Priority Investment and Borrowing Orders (PIBO) that are integrally interrelated to the PALAO presented.(See column 41 lines 35-40)and the individual switches back and forth among the various menu screens and cross reference the alternative PALO suggested in order to select a financial package that best meet her needs and objectives.(See column 41 lines 45-55).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Donohue to include an investment machine, placing money to be invested into the investment machine and selecting a current investment preference option at the investment machine taught by Atkins in order to pay for investment that was selected by the investor.

As per claim 33, Donohue fails to teach receiving an investment report from the investment machine.

However Atkins discloses the system also provides the individual a periodic account activity report that clearly displays the details with regard to each transaction conducted within the account during a relevant time period.(See column 28 line 65 and column 29 lines 5).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Donohue to include receiving an investment report from the investment machine taught by Atkins in order to ascertain the activity for his/her investment account.

As per claim 34, Donohue discloses a processor (See column 14 lines 50-60). Donohue fails to teach selecting a current investment preference option at the investment machine comprises providing at least one of an indication that an investment option provided is preferred and an indication that a preselected investment option is preferred.

However Atkins discloses the individual may elect to order transactions to be executed through a machine interface such as a (ATM)(See column 42 line 55) and the individual is then presented a menu of potential Priority Investment and Borrowing Orders (PIBO) that are integrally interrelated to the PALAO presented.(See column 41 lines 35-40)and the individual switches back and forth among the various menu screens and cross reference the alternative PALO suggested in order to select a financial package that best meet her needs and objectives.(See column 41 lines 45-55).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Donohue to include receiving at least one of an indication from the investor that an investment option provided is preferred, an investment option preselected by the investor is preferred, and an investment option provided by the investor at the time of the indication is preferred that is taught by Atkins in order to select a preferred investment from a menu of preferred investments.

As per claim 35-37, 39, Donohue discloses an investment machine for public use and display, the investment machine comprising:

housing

a display ("i. e, see Fig.8") at least partially enclosed by the housing and viewable by an user adjacent to the housing and a touch pad an enter selection zone, an microprocessor (See column11 line 40-50 and column 14 lines 50-60)

and user identifier ("i. e, signature verification zone see column 6 line 5") at least partially enclosed within the housing and configured to receive a unique identifier from the user (See column 11 lines 40-50 and column 14 lines 50-60) and button (See column 6 line 40).

Donohue fails to teach at least one of a coin receiver and a bill receiver at least partially enclosed within the housing and processor configured to receive and identify money to be invested, and processor configured to receive input from the investor indicative of the investor's current investment preferences and to transmit a signal representative of the input for use in investing at least a portion of the money in association with the unique identifier received from the investor.

However Atkins discloses the process to effect an individual's transaction order. The individual first transmits a request to be allowed access to the system. This request may be made by the individual in person, over the telephone, via a machine interface (described earlier) or over any of the MyNet.TM. services. The access request would, in turn, be transmitted to a HOME Account.TM. central computer system which may be only one of many distributed servers in the MyNet.TM. wide area network.

Before the individual's request is processed, the central computer must verify the individual's identity by any one of the identification techniques known in the art. For example, the individual's identity may be verified by entry of the individual's secret identification number. In another example, a HOME Account.TM. customer uses a myNet.TM. instrument which verifies his/her identity through one or more authorization procedures that may be established by the customer or the customer and the financial institution. If the individual's identity is verified, the HOME Account.TM. master menu is presented to the individual for his/her review and a selection of the transaction desired. e, investments"). The individual transmits the transaction ("i. e, investments") order to the HOME Account.TM. master central computer, where the order is received and processed.(See column 45 lines 15-50) and means for maintaining in said memory means a database comprising for each client account at least one asset account which receives funds for investment purposes, said asset account having an account balance which is updated by the computer system upon receipt of said funds, and at least one liability account and means for allocating said received funds among said accounts (See column 76 lines 10-20) and multiple processors that provides real time online

Art Unit: 3628

transaction processing (See column 31 lines 10-20) and the system also provides the individual a periodic account activity report that clearly displays the details with regard to each transaction conducted within the account during a relevant time period. Such transactions include purchase and sale of goods and services or securities, withdrawal or deposit of cash, acquisition of annuities and insurance policies, and access to one or more types of credit facilities. The individual's earnings can be categorized and summarized according to such categories as interest, dividends, asset disposition, or wages. Every transaction executed on a debit or credit card, through an ATM, a telephone or facsimile based system, a voice recognition system or an automated interactive computer system can be entered in the HOME Account.TM. mortgage monthly statement.(Note abstract and see column 28 line 65 and column 29 lines 5-25) and table 6-8 discloses the different types of investments and growth of investors investments.(See column 17-19) and securities features that include online system verification for individual by the use of a thumb print, user voice print, and video print (See column 33 lines 50-55).

Further an investor accessing a system to perform transactions is old and well known in the art because the name or type of person or persons accessing the system would not have affected the user from performing his transaction or the primary function of that system.

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Donohue to include at least one of a coin receiver and a bill receiver at least partially enclosed within the housing and configured

to receive and identify money to be invested, and processor configured to receive input from the investor indicative of the investor's current investment preferences and to transmit a signal representative of the input for use in investing at least a portion of the money in association with the unique identifier received from the investor which is taught by Atkins in order to adequately track transactional data for consumption, savings, investments, bonuses, discounts, associated with these activities.

As per claim 38, Donohue and Atkins fails to teach the investment selector is configured to receive the investment preference from the investor at substantially the same time as the money receiver receives and identifies the money to be invested. However investment selector is configured to receive the investment preference from the investor at substantially the same time as the money receiver receives and identifies the money to be invested is old and well known in the art because a user can make a investment selection that requires the user to deposit money substantially the same time as payment for the selected investment.

As per claim 40, Donohue disclose a microprocessor(See column 14 lines 50-65). Donohue fails to teach a network communication connection is further configured to couple the processor of the investment machine to the central processor at substantially the same time as the investor identifier receives the unique identifier from the investor. However Atkins discloses a method and apparatus for effecting an improved personal financial analysis, planning and management system incorporating a digital system of electronic exchange, investment and borrowing with means of implementing, coordinating, supervising, planning, analyzing and reporting upon an array of asset

Art Unit: 3628

accounts such as investments and liability accounts such as credit facilities. The apparatus comprises a wide area network of digital computation and communication instruments, including various personal digital assistants that may be linked to central processors and data storing facilities.(See column 7 lines 20-25)and a description of the identification process.(See column 45 lines 15-55) and depending upon the number of accounts in the HOME Account.TM. system and the complexity and size of each account, the system may be implemented on a network of one or more of the following: personal digital assistants, microcomputers, minicomputers, workstations, file servers, computer servers, data base management system servers, mainframe computers, super computers, or massively parallel processing computers. In a preferred embodiment of the invention, the financial institution or a data processing firm providing computing services to the financial institution would maintain a computer system that integrated different types of computer hardware into an open network computing environment and in this type of massively distributed architecture with multiple processors, a single task may employ many resources such as data, processors, and memory transparently throughout the system. All aspects of the parallel distributed processing system may communicate with one another in a variety of forms (e.g., voice, data, multimedia, etc.). Users may utilize multiple processors in such a distributed computing environment. Further, key hardware components of the system are fault-tolerant. The operating system provides for real-time on-line transaction processing and offers a secure environment for multiple users conducting multitasking. Computer intensive activities such as use of expert systems, optimization, imaging and multimedia

applications may be performed by separate processors or computer servers.(See column 30 line 65 and column 31 lines 5-20).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Donohue to include a network communication connection is further configured to couple the processor of the investment machine to the central processor at substantially the same time as the investor identifier receives the unique identifier from the investor as taught by Atkins in order to incorporate a digital system of electronic exchange, investment and borrowing with means of implementing, coordinating, supervising, planning, analyzing and reporting upon an array of asset accounts such as investments and liability accounts such as credit facilities.

As per claim 41, Donohue fails to teach the display is configured to display at least one of investment information, advertising information, and account information. However Atkins discloses the MyNet.TM. instruments further provide interactive displays and visualization of the results of processing different investment,(See column 35 lines 30-40).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Donohue to include a display that is configured to display at least one of investment information, advertising information, and account information as is taught by Atkins in order to provide users with current and up to date investment information.

As per claim 42, Donohue fails to teach the advertising information is selected on the basis of one or more of an investor's investment activities, an investor's personal information, a location at which the investment machine is located and an identity of a sponsor of the investment machine.

However Atkins discloses the individual can also access a host of ancillary investment news, information, advice, and counseling. In particular, a individual can access a current news and information data base such as Reuters, Telekurs, Telerate, Dow Jones News Retrieval, "The Source" and Compuserve or other news and data services. For information retrieval, the data base can be accessed directly by the individual in a manner consistent with the appropriate security procedures, by structured query language (SQL), or by means of an expert system that interprets and filters text to retrieve news and other data.(See column 29 lines 45-60).

Further advertising information based on investor's investment activities, an investor's personal information, a location at which the investment machine is located and an identity of a sponsor of the investment machine of the investment machine is old and well known in the art of advertising because investment advertising is most likely target a specific group of investors with a investment history.

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teaching of Donohue to include advertising information is selected on the basis of one or more of an investor's investment activities, an investor's personal information, a location at which the investment machine is

located and an identity of a sponsor of the investment machine as taught by Atkins in order to target a specific group of investors with a investment history.

As per claim 43, Donohue fails to teach advertising information is one or more of an informational presentation, a tutorial, a news story, and other information relating to a particular company or its product in which an investor may desire to invest.

However Atkins discloses the individual can also access a host of ancillary investment news, information, advice, and counseling. In particular, a individual can access a current news and information data base such as Reuters, Telekurs, Telerate, Dow Jones News Retrieval, "The Source" and Compuserve or other news and data services. For information retrieval, the data base can be accessed directly by the individual in a manner consistent with the appropriate security procedures, by structured query language (SQL), or by means of an expert system that interprets and filters text to retrieve news and other data.(See column 29 lines 45-60).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Donohue to include advertising information as one or more of an informational presentation, a tutorial, a news story, and other information relating to a particular company or its product in which an investor may desire to invest that is taught by Atkins in order to provide investment product information to investors a company has to offer, by attracting those investors for a creating financial gain of that company.

As per claim 44, Donohue fails to teach an investment report disburser associated with the processor and configured to disburse a report associated with the investor's unique identifier.

However Atkins discloses the system provides periodic account activity report that clearly displays the details with regards to each transaction.(See column 28 line 65 and column 29 lines 5-25).

Further it would have been obvious that the report would have had to be matched to a specific user or user id.

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Donohue to include an investment report disburser associated with the processor and configured to disburse a report associated with the investor's unique identifier taught by Atkins in order to provide a user with an activity report based on the user transactions of that specific user.

Conclusion

RESPONSE TO ARGUMENTS

6. Applicant 's arguments filed on 03/07/2003 have been fully considered but are moot in view of the new grounds of rejections.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Clement B Graham whose telephone number is 703-305-1874. The examiner can normally be reached on 7am to 5pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Hyung S. Sough can be reached on 703-308-0505. The fax phone numbers

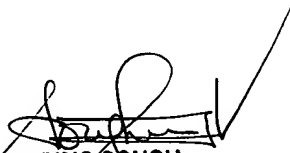
Art Unit: 3628

for the organization where this application or proceeding is assigned are 703-305-0040 for regular communications and 703-305-0040 for After Final communications.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 703-305-3900.

CG

July 10, 2003


HYUNG SOUGH
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 3600